

"A METHOD OF ASSESSING A CREDIT RISK ASSOCIATED WITH A
NUMBER"

--CROSS REFERENCE TO RELATED APPLICATION

This application is a continuation of patent application serial no.

09/467,693, filed December 21, 1999.

IN THE CLAIMS:

Please cancel claims 1-18, without prejudice.

Please add new claims 19- 62 as follows:

19. A method of processing payment for a transaction concluded between a transaction provider and an electronic terminal connected to a communications network, the method including:

receiving a unique identifier associated with the electronic terminal;

identifying an account associated with the unique identifier;

receiving transaction data relating to the transaction and from which a monetary charge associated with the transaction is determinable; and

including the monetary charge in the account.

20. A method as claimed in Claim 19, in which the unique identifier is associated with a communication line via which the electronic terminal is connected to the communications network.